



GET SET FOR

# College



## FEATURES

- ◆ Six Steps to Simplify College Planning
- ◆ ACT® Test Preparation Information
- ◆ Suggested Activities and Planning Resources
- ◆ College Selection Strategies
- ◆ Financial Aid Facts

**A Guide for Students**

**ACT**®

# Getting started

**Right about now in your life, you may be receiving a lot of advice about your future—advice from your parents, your relatives, and from your school counselor.**

Whether your goal is to attend a state university, a community college, a local technical school, or a private college, or if it is still unsettled, you'll have to make some important decisions about your future education. To make these decisions wisely, you need to understand and be able to organize the process of planning for college (see "Checklist for College Planning" on page 23).

College is a great place to discover job-related interests and potential career fields. In fact, it's probably your best opportunity to prepare for rewarding and enjoyable employment.

**Sign up** for your ACT student Web account early to prepare for testing, search and plan for college, explore career options, and more.

This guide was created to help you successfully manage the task of planning for college by viewing the process as a series of six logical steps.

### **Follow these steps:**

- 1.** Know yourself and your reasons for attending college . . . . . 3
- 2.** Consider college characteristics . . . . . 9
- 3.** List, compare, and visit colleges . . . . . 12
- 4.** Apply for admission and meet all deadlines . . . . . 16
- 5.** Develop a plan to pay for your education . . . . . 18
- 6.** Review and finalize your plans . . . . . 22

### **Family Firsts**

Are you the first generation in your family to consider college? See a set of helpful booklets on Family Firsts for students and parents at [www.act.org/path/secondary/resources.html](http://www.act.org/path/secondary/resources.html)

# STEP 1.

## Know yourself and your reasons for attending college

### Personality traits

Take a little time to think about the kind of person you are. For example, are you a self-starter, or do you need someone to motivate you? Do you like being part of a crowd, or would you rather be alone or in a small group? How important is being close to home and family?

### Academic preparation

What about your academic accomplishments? How comfortable are you with academic challenge? Throughout high school, you should carefully prepare for the academic challenges ahead. The chart on the next page lists high school courses generally recommended for success in college. You may want to check how well your own curriculum measures up. Remember, colleges will place greatest emphasis on your performance in core courses.

And when students take one or more recommended courses, including advanced mathematics courses beyond algebra II as well as biology, chemistry, and physics, they have the best chance to be ready to enter college and work without need for remediation.

### Interests and activities

Don't forget to think about your outside-of-school and extracurricular activities. By broadening your experiences, you will be more likely to match your interests with college program options and future employment possibilities.

### Typical reasons for attending college

- ◆ Increasing earning power
- ◆ Career preparation
- ◆ Learning opportunities
- ◆ Studying new and different subjects
- ◆ Involvement in extracurricular activities
- ◆ Meeting new and interesting people
- ◆ Achieving a personal goal
- ◆ Influence of family and friends

# High school courses ACT recommends

Courses	ACT Recommends
English	Four years
Mathematics	Three years (including Algebra I, Geometry, and Algebra II)
Science	Three years (including Biology, Chemistry, and Physics)
Social Studies	Three years
Other	Foreign language, visual and performing arts, computer science, etc.

**\*Specific high school course requirements vary from college to college, and some majors may have additional requirements.**

ACT's recommendations provide a general framework to follow for all colleges, but check with the schools you're interested in to see what they require or recommend.

## Course checklist

For each of the courses listed below, fill in the month and year the course was completed and the grade received. If the course was not taken, leave the corresponding spaces blank.

English	Date	Grade
English 9		
English 10		
English 11		
English 12		
Literature		
Humanities		
Other		

Mathematics	Date	Grade
Algebra I		
Algebra II		
Geometry		
College Algebra		
Trigonometry		
Other		

Social Sciences	Date	Grade
U.S. History		
U.S. Government		
World History		
Economics		
Psychology		
Anthropology		
Sociology		
Other		

Natural Sciences	Date	Grade
Biology		
Chemistry		
Physics		
Astronomy		
Earth/Space Science		
Other		

### **Use the information you are learning in high school to get into college.**

The ACT is based on information you are learning in high school. Every day you attend class, you are preparing for the ACT. Test questions in four content areas are directly related to what you are learning in most of your high school courses. The harder you work in school, the more prepared you are for the ACT.

### **What is the ACT?**

The ACT is a standardized exam taken by more than one and one-half million students each year. It measures knowledge and skills in English, mathematics, reading, and science. ACT also offers an optional Writing Test that measures writing skills. If you have already decided on the college or university that you will attend, be sure to check to see if it requires or recommends the Writing Test for admission. You can check at **[www.actstudent.org/writing](http://www.actstudent.org/writing)**. The ACT also collects a variety of other information including educational background, plans, and needs. Go to **[www.actstudent.org/faq/faq.html](http://www.actstudent.org/faq/faq.html)** for answers to Frequently Asked Questions about the ACT.

## Registration options for the ACT

- ◆ Register online at **[www.actstudent.org](http://www.actstudent.org)**
- ◆ Complete a registration packet available from your counselor.

### **What you can learn from taking the ACT**

- ◆ Your educational development (abilities) through your subject area and composite scores
- ◆ Your academic strengths and weaknesses and how you compare to others
- ◆ How to relate ACT scores to what you are likely to know and are able to do (check out ACT's College Readiness Standards™ at **[www.act.org/standard](http://www.act.org/standard)**)
- ◆ Information about potential college choices
- ◆ Suggestions for exploring career options and determining how your interests relate to work tasks and careers

### **How colleges use the ACT**

In making decisions about admission, many colleges use results from the ACT (some include the Writing Test) or other assessment measures, along with high school grades, class rank, and extracurricular accomplishments. They may also use what they learn about you from such an assessment for course placement, academic advising, career counseling, and scholarship awards.

### **When should you take the ACT?**

A number of factors may affect your decision about when to test. The colleges you're interested in may have an application deadline, or there may be a special program or scholarship you want to apply for that requires a test score.

Waiting until your senior year may be too late. Also, many students choose to test a second time in hopes of raising their scores; testing in the spring of your junior year gives you the time for that option.

### **Advantages to testing in your junior year**

- ◆ You've probably completed the coursework corresponding to the test material.
- ◆ You'll have your test scores and other information in time to influence your senior year. For example, you may decide to take an additional class in an area in which your test score was low.
- ◆ Colleges will know of your interests and have your scores in time to contact you during the summer before your senior year. Many colleges send information about admission, advanced placement, scholarships, and special programs to prospective students at this time.
- ◆ You'll have information about yourself and the schools you're interested in prior to your campus visits, making your visits more focused.
- ◆ You'll have the opportunity to retest if you feel your scores don't accurately reflect your ability.

ACT research shows that of the students who took the test more than once:

- 55% increased their composite score
- 22% had no change in their composite score
- 23% decreased their composite score

## How you can prepare

If the thought of taking a standardized test like the ACT makes you extremely nervous, it shouldn't! You've been preparing for the test since the day you started school. In fact, because the exam is designed to measure general academic development, your best preparation is to take challenging courses in high school.

A little test anxiety is normal. To lessen your anxiety, though, there are things you can do to prepare. Make certain that you are familiar with the test content and format and are aware of several basic test-taking strategies.

## Free practice test

Ask your counselor for a FREE copy of *Preparing for the ACT*. It includes a practice ACT test, a complete description of the four tests plus the optional Writing Test, general test preparation information, test-taking strategies, and procedures to follow on the test day. Or visit [www.actstudent.org/sampletest](http://www.actstudent.org/sampletest) for a complete set of online sample test questions.

## ACT Online Prep™

- ◆ Practice tests with real ACT test questions
- ◆ Practice essay for the optional ACT Writing Test with real-time scoring
- ◆ Comprehensive content review for each of the ACT's four required tests—English, math, reading, and science
- ◆ Diagnostic test and personalized Study Path
- ◆ Anywhere, anytime access via the Internet

Go to [www.actstudent.org/onlineprep/order.html](http://www.actstudent.org/onlineprep/order.html)

***The Real ACT Prep Guide***, the Official Guide to the ACT, is a 621-page book written by ACT. It includes three complete tests, test-taking strategies, problem-solving methods, and the rationale for correct answers. Copies may be available at your school, local public library, bookstores, or order it at [www.actstudent.org/testprep/book.html](http://www.actstudent.org/testprep/book.html)

### Ten Tips for Taking a Standardized Exam

1. Get plenty of sleep the night before the test.
2. If you feel nervous, try to relax by taking a few deep breaths.
3. Maintain confidence in your abilities and plan to do your best. Your attitude can affect your performance.
4. Listen carefully to all instructions and ask questions if you hear something you don't understand.
5. Focus your attention entirely on your work.
6. Position your answer sheet next to your test booklet so you can mark answers quickly and accurately.
7. Before answering each question, read it completely, as well as all the possible responses.
8. When you are unsure of an answer, choose the one you think is best and go on to the next question. Be sure to answer every question. There is no penalty for guessing.
9. Pace yourself throughout the test by occasionally checking the time.
10. If you complete the test before your time is up, reread the questions and check your answers.



# STEP 2.

## Consider college characteristics

### Important considerations

Do you think you know your needs and desires well enough now to begin relating them to specific college characteristics?

Because going to college involves the investment of a lot of time and money, it makes sense to examine college characteristics carefully. In choosing a college, you may very likely consider first the type of academic program and the availability of the major—or majors—in which you're most interested. How you rank other factors will depend largely on your personal preferences and needs. Take a few minutes to pin down those characteristics that matter the most to you.

### Rank Characteristics in Order of Importance

- |   |  |  |
|---|--|--|
| <input type="checkbox"/> Academic program/major available | <input type="checkbox"/> Reputation in a particular field                                  | <input type="checkbox"/> Type of community                                   |
| <input type="checkbox"/> Type of school                   | <input type="checkbox"/> Affiliation (public, private-independent, private-church related) | <input type="checkbox"/> Minority representation                             |
| <input type="checkbox"/> Admission policy                 | <input type="checkbox"/> Accreditation by a special organization                           | <input type="checkbox"/> Gender ratio  |
| <input type="checkbox"/> Cost                             | <input type="checkbox"/> Campus activities/social clubs                                    | <input type="checkbox"/> Specialized programs for students with disabilities |
| <input type="checkbox"/> Opportunities for financial aid  | <input type="checkbox"/> Support services  | <input type="checkbox"/> Athletic programs                                   |
| <input type="checkbox"/> Location                         |  | <input type="checkbox"/> Other   |
| <input type="checkbox"/> Size of enrollment               |  |  |

### Types of schools

College is an institution of higher education that offers a curriculum leading to a four-year bachelor of arts or bachelor of science degree. A university usually has a liberal arts college as well as programs in such fields as business, engineering, education, agriculture, law, and medicine.

Community and technical colleges are comprehensive, open-door institutions offering a wide variety of two-year career/technical education programs taken to prepare for employment, as well as developmental studies and community continuing education programs. They also provide transfer programs that may parallel the freshman and sophomore offerings at four-year colleges and universities.

Area career centers (vocational-technical schools) associated with local school districts offer career-oriented postsecondary programs that may last from a few months to a couple of years.

**Have you been thinking about your chance for admission at certain colleges? Knowing the entrance standards of a college will give you some idea of how likely you are to be accepted.**

Admission Standards	Typical ACT Composite Score Averages*
<b>Open</b> —All high school graduates are accepted until the school's enrollment capacity	<b>16–21</b>
<b>Liberal</b> —Some freshmen who are accepted are in the lower half of their high school graduating class.	<b>17–22</b>
<b>Traditional</b> —The majority of freshmen accepted are in the top 50 percent of their high school graduating class.	<b>18–24</b>
<b>Selective</b> —The majority of freshmen accepted are in the top 25 percent of their high school graduating class.	<b>21–26</b>
<b>Highly selective</b> —The majority of those freshmen who are accepted are in the top 10 percent of their high school graduating class.	<b>25–30</b>

\*Remember, an average test score means that about half the students score higher and about half lower. The score range for the ACT is 1–36.

### Size—how schools differ

Colleges vary greatly in size. While some schools enroll fewer than 1,000 students, others may have many thousands on a campus. Consider some of the following characteristics that come to mind when people think about the size of colleges.

### **Large colleges may offer—**

- ◆ more areas of specialized study
- ◆ more courses in each area
- ◆ more anonymity
- ◆ greater range of extracurricular activities and organizations
- ◆ larger libraries
- ◆ more laboratory facilities
- ◆ graduate departments

### **Small colleges may offer—**

- ◆ more personal atmosphere
- ◆ small classes, more discussion, and fewer lectures
- ◆ greater chance for individual participation and experience in athletics, clubs, leadership positions
- ◆ less distance between students and faculty
- ◆ more flexible programs, more opportunity for students to experiment

### **Cost**

Was cost among those criteria you ranked as significant? It's true that you must be able to afford the school you eventually attend. However, affording a school can mean receiving financial assistance. Don't automatically pass over any institution that, at first, appears too expensive. We'll look closer at costs and financial aid on pages 18–21.

### **Keep your options open**

If some of the other criteria on your list seem a little frivolous to you—for example, gender ratio or campus activities—remember, no matter how intensive a course schedule you plan, you won't spend every waking hour in class!

You can always look for options that provide flexibility and room for changing your mind. For example, if you think you might like to be a teacher, yet are interested in exploring other career options, your best strategy might be to look at institutions offering a broad range of academic programs, including education.

While you're weighing possibilities and making up your mind, don't forget who's best qualified for that job—it's you! By all means, listen to your parents or other advisors. Seek the advice of your school counselor, and compare notes on schools with your friends. Then make your own decisions.

# STEP 3.

## List, compare, and visit colleges

Now you're ready to collect information about colleges that might meet your needs. Your goal is to identify potential choices for the next step, applying for admission.

### Sources of information

- ◆ Internet—college home pages on the Web
- ◆ ACT's student website: [www.actstudent.org](http://www.actstudent.org)
- ◆ College viewbooks and other publications
- ◆ College representatives
- ◆ Parents, students, and alumni
- ◆ School counselors and teachers
- ◆ Directories and computerized information systems
- ◆ Professionals in the field
- ◆ College planning section of your ACT score report

One method of gathering information about potential college choices involves tapping direct sources. Direct sources include institutional representatives who visit your school or have booths at local college fairs, students and alumni, viewbooks, and websites.

Visiting college websites has become very popular as a result of the increasing number of students and parents with access to the Internet. This virtual exploration opportunity simplifies and expedites the college comparison process. If you don't have a home computer, check out access to your school's computers, or visit your public library's computer facilities.

High school counselors are another valuable resource. Take advantage of the wealth of information they have in their heads and at their fingertips. They can probably lead you to other good resources, perhaps in a career/education center in your school or community.

### Attend a college fair

College fairs provide an excellent opportunity for students and parents to learn more about different colleges, financial aid, career planning, and other issues facing high school graduates. Check with your counseling office for a list of the fairs to be held in your area and plan to attend one. Take your parents along; the more information you have as a family, the easier it will be for you to make decisions concerning your future.

## Plan your visit

Most colleges and universities have an online form on their website to complete for scheduling a campus visit. Other options include contacting the admissions office by phone, e-mail, or letter.

If you decide to visit a college campus, you'll probably gain a better experience if you make arrangements through the admission office in advance. The professionals who work in college admissions are trained to respond to—and even anticipate—your questions. They can probably also arrange for you to speak with faculty in your area of interest.

## Checklist for a campus visit

- Meet with an admission counselor.
- Verify admission requirements. Do they require or recommend the ACT Writing Test?
- Discuss your chances for success in certain programs.
- Find out how to apply.
- Request a viewbook and other publications.
- Determine college costs.
- Ask about financial aid opportunities including scholarships, as well as deadlines and forms required.
- Meet with faculty in the department of your intended major.
- Ask questions about academic requirements/offerings.
- Attend a class to get an idea of typical size, teaching style, and academic atmosphere.
- Ask about the placement record for graduates in the field you might study.
- Identify career planning services for undergraduates.
- Tour the campus and check out the residence halls, dining options, and library resources.
- Talk to students about the general academic environment and the amount and kind of studying necessary for success.
- Find out what student activities (clubs, organizations, intramurals, etc.) are available and about campus life and social activities.
- Investigate transportation options.

Timing for your visit is crucial if you're to get an accurate impression of the school. For example, if you plan your trip around a homecoming weekend or holiday, you probably won't witness the typical campus atmosphere.

Spend some time thinking about what you'd like to learn from a visit **before** you head out the door.

As you collect information about a variety of schools, you may find yourself accumulating a miscellaneous stack of hastily scribbled notes, catalogs, and brochures. To make your comparison as easy as possible, use the College Comparison Worksheet on the next page to show what you learn about each institution.

### Some Links from ACT's Website [www.act.org/path/parent/resource](http://www.act.org/path/parent/resource)

#### Educational Planning

- ◆ The Educator's Reference Desk
- ◆ ACT Services for Students with Disabilities
- ◆ Sources and Types of Financial Aid
- ◆ Family Firsts
- ◆ Financial Aid Information Resources
- ◆ Get Set for High School
- ◆ The United Negro College Fund
- ◆ Yahoo! Financial Aid Links

#### Career Development

- ◆ *Occupational Outlook Handbook*
- ◆ Gateway to Associations Online
- ◆ Army, Navy, Air Force, Marines, and Coast Guard
- ◆ U.S. Government's official site for jobs and employment information
- ◆ Finding a Job and Evaluating a Job Offer

### Resource Options

Visit ACT's website to find answers to your questions about college planning and career exploration.

- ◆ **College Planning for Students**  
This special section for students at [www.actstudent.org/college](http://www.actstudent.org/college) is loaded with college planning tips.
- ◆ **Career Planning for Students**  
Go to [www.actstudent.org/wwm](http://www.actstudent.org/wwm) for career planning information.
- ◆ **Information for Parents**  
Go to [www.act.org/path/parent](http://www.act.org/path/parent) to find educational and career development information for parents.

### Note About College Majors

**It's okay to be undecided about a major—most colleges provide services to help students select a major during the first and/or second year.**

## College Comparison Worksheet

College Name		
<b>Size/Location</b> —distance from home —enrollment —physical size of campus		
<b>Environment</b> —type of school (2-year or 4-year) —school setting (urban, rural) —location and size of nearest city —co-ed, male, female —religious affiliation		
<b>Admission Requirements</b> —deadline —tests required, including Writing Test —average test scores, GPA, rank —notification		
<b>Academics</b> —your major offered —special requirements —accreditation —student-faculty ratio —typical class size		
<b>College Expenses</b> —tuition, room and board —estimated total budget —application fee, deposits		
<b>Financial Aid</b> —deadline —required forms —percentage receiving aid —scholarships		
<b>Housing</b> —residence hall requirement —food plan		
<b>Facilities</b> —academic —recreational —other		
<b>Activities</b> —clubs, organizations —Greek life —athletics, intramurals —other		
<b>Campus Visits</b> —when —special opportunities		

# STEP 4.

## Apply for admission and meet all deadlines

### **Narrow your choices**

The number of colleges you should apply to depends on several factors: the educational opportunities for you at individual colleges, your chances for admission there, and, in some cases, your possibilities for financial aid. For example, if after careful study of colleges, you find that your first-choice college fits within your financial resources and there is no doubt about your admission there, you may need to apply only to that school. On the other hand, you may find that your first-choice college cannot accept all qualified applicants, or that your attendance there may depend heavily on a financial aid offer. In this case, you will want to apply to one or more second-choice colleges as well. If possible, include at least one that's a "sure thing" for you in terms of admission standards and costs.

Don't rule out applying to a college that seems to be out of your price range, especially if you qualify for admission and the college meets your needs. Financial aid programs are set up to help many students in this situation. (More about financial aid in the next step.)

However, because you probably won't receive a definite decision on financial aid at the college until the spring of your senior year, it's important to include among your applications for admission at least one college that's within your financial resources.

### **Know the process and meet deadlines**

Because every school has its own requirements, prerequisites, and levels of selectivity, the application process at each institution is unique. You'll need to determine the application deadline and fee schedule for each school you're considering. Often the application form and deadline information can be printed from the school's website or completed online. Complete each application carefully and return it to each admission office as early as possible. Remember, your application form is often an admission committee's first contact with you. Prepare a neat and legible form, and keep a copy for your records.

Be sure to ask your counselor to have all necessary transcripts, records, test scores, and applications sent. If a college asks you to identify people who would serve as references (teachers, counselors, principal, employers), select people who know you well, and always obtain their permission to list their names as references. Some colleges also may require a personal interview or examples of your work in special areas such as art or music.

### Free College Financial Aid Help Available

Students and parents who want a barometer of their potential eligibility for need-based federal aid before submitting an official form can get it from the Financial Aid Need Estimator, developed by ACT. The estimator, a free service at **[www.act.org/fane](http://www.act.org/fane)**, computes your estimated actual costs at thousands of specific U.S. colleges after taking your financial aid need into account.

The estimator is confidential. It does not ask for a user's identity nor does it retain any of the financial data entered. The accuracy of any estimate depends, however, on the reliability of the information the user provides. The most recent income and tax information will provide the most accurate results.

The estimates are useful for financial planning because they are calculated according to the federal formula that determines official results. But the Financial Aid Need Estimator will not substitute for a federally approved application or provide the official results colleges use in awarding student aid.

### Free Financial Aid Resources on the Web

**[www.act.org/fane](http://www.act.org/fane)**

ACT's free Financial Aid Need Estimator

**[www.studentaid.ed.gov](http://www.studentaid.ed.gov)**

Federal Student Aid Homepage

**[www.ed.gov/finaid.html](http://www.ed.gov/finaid.html)**

The U.S. Department of Education's most comprehensive resource on student financial aid

**[www.fafsa.ed.gov](http://www.fafsa.ed.gov)**

Free Application for Federal Student Aid

# STEP 5.

## Develop a plan to pay for your education

### Determine college costs

For most students, college costs are an important factor in the planning process. You may find it helpful to use the chart on page 21 to estimate costs.

Here's a good method of estimating the actual costs of attending the institutions in which you are interested:

1. Determine the direct costs (tuition and fees and room and board). You should be able to get this information from the college admissions office, financial aid office, catalog, or directory. Out-of-state students frequently pay higher tuition at public colleges than do in-state residents. Room and board at college will probably cost more than room and board at home. If you plan to live in a residence hall, you should be able to learn of this cost from the same source you used to find out tuition and fees.
2. Determine the indirect costs (books and supplies, transportation to and from home, and such miscellaneous expenses as clothing, laundry, entertainment, and recreation). The cost of books and supplies generally varies by the academic program in which you enroll. Transportation costs and miscellaneous expenses will depend on where you live and your spending habits. Please note that colleges generally have standard allowances for these items to use in estimating a student's cost of attendance.
3. Add up your estimates for each budget item. Don't panic when you see the totals!

### Types of financial assistance

**Scholarships**—Nonrepayable awards based on merit or merit plus need

**Grants**—Nonrepayable awards based on need

**Loans**—Educational loans are available through private lending institutions, colleges, and the federal government. Most educational loans have low interest rates with payments deferred while the student is enrolled in school. Loan programs are also available to eligible parents to help with college expenses for their qualifying children. Loans must be repaid.

**Work-study programs**—Jobs that allow students to earn money toward their expenses while they are enrolled in school. (Students can sometimes get jobs related to their program of study.)

Sources of financial assistance include the federal government, state agencies, professional and service organizations, private foundations, and individual postsecondary schools. Your school counselor can help you determine the programs you may be eligible for and how to apply.

### **Investigate sources of aid**

Part of the process of financing college costs is not only researching possible sources of scholarships but also talking with your family about their willingness and ability to help pay some of the college costs. Students and their parents should talk about the cost of college, the family's plan for paying for college, and the parents' expectation of the student's assets and earnings to be used for college expenses.

Before making further decisions about what you can and can't afford, spend a few minutes analyzing your resources. The "estimated funds available" chart on page 21 may be useful for this purpose.

It's also a good idea to get an estimate of your family's ability to pay for college costs. By visiting the website of ACT's Financial Aid Need Estimator ([www.act.org/fane](http://www.act.org/fane)), your family can complete an Expected Family Contribution (EFC) Estimator and receive an estimate of the amount you will be expected to pay for college costs and your estimated eligibility for financial aid based on need.

Although you and your family have the primary responsibility for financing your college education, financial assistance may be a possibility. Since many students whose resources fall short of college costs receive financial aid of some type, don't automatically assume you're ineligible until you explore all the options.

## Steps for Applying for Financial Aid

### 1. Apply for admission as well as financial aid—

Before a student's chances for aid can be determined, many colleges require both an application for admission and for financial aid. Since application deadlines vary from institution to institution, you may want to develop a calendar of important dates. In any case, it's wise to apply as early as you can.

### 2. Submit required financial aid forms—

File all required forms for financial aid consideration at the college(s) you are contemplating. This includes the correct year's **Free Application for Federal Student Aid (FAFSA)** and obtaining a PIN number from the U.S. Department of Education at [www.pin.ed.gov](http://www.pin.ed.gov).

Note: Students should file only one FAFSA regardless of how many colleges they are considering. The FAFSA includes a section for the student to list the colleges to which they want their information sent.

Go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) to fill out the form online. The website includes deadlines, instructions for completing the form, and follow-up procedures to check on the status of your form. If you have questions about completing the application or would like a paper version of the FAFSA, call the Federal Student Aid Information Center (1-800/433-3243). **During your senior year, complete the FAFSA as soon after January 1 as possible.**

The FAFSA collects demographic and financial information from students and parents to be used to determine an Expected Family Contribution (EFC) the figure used to determine a student's eligibility for Federal Pell Grants, other federal financial aid programs, and many state programs. The EFC is determined according to formulas set periodically by the U.S. Congress.

Students should also check with each college to determine if there are additional forms the college requires them to file. Be sure to file all forms in time to meet the colleges' financial aid application deadlines. Note: Admissions and financial aid deadlines are often different; be sure to meet each requirement.

### 3. Apply for scholarships and grants—

Besides aid offered directly by a college and aid for which your FAFSA form is an automatic application (for example, a Federal Pell Grant), be sure to inquire about state scholarship, grant, and loan programs. Ask about institutional, community, foundation, and corporation programs as well.

### 4. Keep track of progress—

Monitor all the information you receive from individual college business offices regarding fees, payment schedules, etc. Include this information in your college planning.

## Estimated Expenses for a Year of College

Budget item	Estimated annual costs*
Tuition and fees (in-state)	\$2,700 – 21,000
Room and board	\$5,300 – 9,100
Books, supplies, and transportation	\$1,300 – 4,500
Miscellaneous expenses, such as clothing, laundry, recreation	\$1,500 – 3,000
<b>Estimated total for one year</b>	<b>\$10,800 – 37,600</b>

\*These figures come from a sample of 2,000–3,000 colleges in the United States whose costs fall within the mid-range of expenses, excluding the highest- and the lowest-priced schools. Source: ACT Institutional Data Questionnaire, 2009-2010.

Students should check with the institution(s) in which they are interested to determine more specific costs.

Costs at Your College Choices				
Budget Item		Name of College First Choice	Name of College Second Choice	Name of College Third Choice
<b>Direct Costs</b>	Tuition and fees			
	Room and board			
<b>Indirect Costs</b>	Books and supplies			
	Transportation (including car expenses)			
<b>Miscellaneous</b>				
<b>Total</b>				

Estimated Funds Available	
	Dollar Amount
<b>Your Resources</b> Savings and other assets (20% of the total per year) Summer earnings Part-time work during school year Miscellaneous	
<b>Total</b>	
<b>Parent Resources</b> Current income College savings (total amount divided by years of education planned) Other sources	
<b>Total</b>	
<b>Total Estimated Resources Available (Your total resources combined with your parents' total resources)</b>	

# STEP 6.

## Review and finalize your plans

### **Show initiative and be assertive**

Take command of the college planning process! Asking questions now may ease some difficult decisions you might face later.

As you move through your senior year, you will have to make a final college choice. Keep in mind that your careful study and preparation to this point have focused your attention on one or more colleges that offer the best mix of opportunities, given your preferences and needs. Keep rethinking your goals and plans, and evaluate your options at each college.

### **Talk with your parents and counselors**

You're not in this alone! Selecting a college is usually a family decision. Keep your communication lines open!

Others can help you, too. School counselors, other students, college admissions counselors, and financial aid officers can all contribute significantly to the decision-making process.

### **Follow up with colleges**

If you have done your homework to this point, you will have maximized your chances for selecting a college that meets your needs and preferences.

Once you have made a final decision and have attendance plans confirmed by your college choice, be sure to notify all the other colleges to which you have applied that you will not be attending. Quite often colleges are holding space in residence halls, scholarship money, and a position in their freshman class for you. Clearing the record may give institutions an opportunity to offer an educational experience to another worthy student.

### **College success factors**

Turn your attention to the task of preparing yourself for the college you've chosen. Learning as much as you can beforehand about life at the college will help you get off to a good start when you reach the campus. Determine what you can do to take advantage of the many opportunities that college offers you.

Look to the future with enthusiasm! It's up to you to determine the kind and quality of education you receive. Your own curiosity, hard work, and perseverance will make the difference.

**Test scores and high school grades are important.  
However, they measure only part of your potential.**

## Checklist for College Planning

When to Begin	What to Do	How to Do It
<input type="checkbox"/> <b>Freshman and sophomore years</b>	<b>Learn about college requirements and continue exploring careers.</b> Which high school courses satisfy college requirements? Have you taken ACT's tenth-grade test, PLAN®? Are you involved in extracurricular activities?	Create a four-year high school curriculum plan. Review your PLAN test results. Try job shadowing. Get involved at school and in your community.
<input type="checkbox"/> <b>Junior year: September–March</b>	<b>Think about your reasons for going to college.</b> What are your goals? What learning opportunities are most important? Do your college plans include career plans?	Talk with your parents, counselors, teachers, and friends. Investigate possible career options and degree level required.
<input type="checkbox"/> <b>Junior year: January–March</b>	<b>Identify important factors in choosing a college.</b> Two-year or four-year? Location? Cost? Kind of atmosphere? Variety of study programs available? Entrance test requirement?	Focus on your goals and career interests. Consult college guidebooks. Explore colleges on the Internet. Prepare and register for the ACT.
<input type="checkbox"/> <b>Junior year: March–August</b>	<b>List colleges you are considering and collect information.</b> Have you included all possible choices? What information do you need? How can you get it?	Attend college fairs and college night programs. Prepare for and visit colleges. Take the ACT.
<input type="checkbox"/> <b>Senior year: August–December</b>	<b>Compare the colleges on your list.</b> Have you weighed pros and cons carefully? Which colleges will meet your needs?	Continue visiting colleges. Organize information into detailed, useful comparisons.
<input type="checkbox"/> <b>Senior year: September–December</b>	<b>Apply for admission to your “choice” colleges.</b> Do you have all the necessary forms? Are you sure of the application deadlines?	Obtain application forms. Observe deadlines. Submit transcript and test scores (retest if necessary).
<input type="checkbox"/> <b>Senior year: January–February</b>	<b>Apply for financial aid.</b> Have you investigated all possible sources of aid? When should you apply?	Consult financial aid office. Secure forms and note deadlines. Complete the FAFSA as soon as possible after January 1.
<input type="checkbox"/> <b>Senior year: November–May</b>	<b>Make some final decisions.</b> What additional preparation might be helpful? Should you consider summer school? Do you feel comfortable with your final choice?	Confer with parents and counselors. Confirm your decision, and decline other admission offers. Show initiative.

### Additional College Planning Websites

**www.ed.gov**—U.S. Department of Education’s website with information for students and parents.

**www.bls.gov/oco/**—Department of Labor’s *Occupational Outlook Handbook*—includes employment training, earnings, projections, publications, etc.

**www.actstudent.org/college** or **www.actstudent.org/wwm**—Planning for college and career.

**www.ed.gov/gearup/**—GEAR UP is the abbreviation of Gaining Early Awareness and Readiness for Undergraduate Programs. Resources to help low-income students prepare and succeed in postsecondary education.

**www.collegeview.com**—A college search program.

For additional information from ACT, visit our website:

**www.actstudent.org**

While ACT believes that the information contained in this publication is accurate and factual, the information has not been reviewed or approved by the U.S. Department of Education. Website addresses and website links are for informational purposes only. ACT is not responsible for the content in other sites, and links from the ACT website to other sites are not intended to imply endorsement of them by ACT.

# Register today

See your high school counselor,  
or register online at [www.actstudent.org](http://www.actstudent.org)

## 2009–2010 Registration Deadlines ACT and ACT Plus Writing

Test Date	Regular Fee	Late Fee Required
September 12, 2009*	August 7, 2009	August 8–21, 2009
October 24, 2009	September 18, 2009	Sept. 19–Oct. 2, 2009
December 12, 2009	November 6, 2009	November 7–20, 2009
February 6, 2010**	January 5, 2010	January 6–15, 2010
April 10, 2010	March 5, 2010	March 6–19, 2010
June 12, 2010	May 7, 2010	May 8–21, 2010

\*The September test date is now available nationwide. It is **only** offered within the 50 United States and D.C.

\*\*No test centers are scheduled in New York for February test date

### ACT Online Prep™

- ◆ Practice tests with real ACT test questions
- ◆ Practice essays for the optional ACT Writing Test with real-time scoring
- ◆ Comprehensive content review for each of the ACT's four required tests—English, Math, Reading, and Science
- ◆ Diagnostic test and personalized Study Path
- ◆ Anywhere, anytime access via the Internet

Go to [www.actstudent.org/onlineprep/index.html](http://www.actstudent.org/onlineprep/index.html)

### Information for parents

Believe it or not, parents are among the most influential people in a teenager's life—especially when it comes to educational and career choices. Learn more about helping your son or daughter explore career options and plan for college on the ACT website. Many valuable resources for parents can be found at: [www.act.org/path/parent](http://www.act.org/path/parent)

**ACT**® 500 ACT Drive  
P.O. Box 168  
Iowa City, IA 52243-0168

ACT is an independent, not-for-profit organization that provides assessment, research, information, and program management services in the broad areas of education and workforce development.